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Did his book cost educator his job?

Former assistant principal suing city school district over alleged demotion, harassment Says it all started, ironically, after penning book on leadership {page 04}

RICARD LARMA/METRO

Crime. Biker gang

▶ A Wheels of Soul member waits while federal agents raid the group's national headquarters yesterday in West Philadelphia. {page 02}

Women's World Cup

Can they live up to the hype?

US had a storybook finish over Brazil, but more ahead We're live blogging today's game at metro.us/soccer {page 22}

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Busts, raid deflate 'Wheels' bike gang

- Biker gang has grown in size since 2005 documentary, filmmaker says
- Group's mean streak allegedly embodied by leader from Philadelphia

RIKARD LARMA/METRO

▶ FBI agents seized a large safe during their raid at Wheels of Soul headquarters in West Philadelphia.

During a motorcycle gang meeting in 2009, James "Animal" Smith told fellow outlaw members of West Philly-based Wheels of Soul that if "there is someone out there without the Wheel and Wing, you can consider them your enemy until proven differently."

The ruthless tone to the speech by Smith, a Philadelphia resident, was included in an indictment that ended in federal agents' raid on the nationally notorious biker club's headquarters yesterday at 61st and Market streets and coincided with 18 members' arrests.

Smith was the sole member from Philadelphia indicted in connection with various racketeering and murder charges stemming mostly from violence in St. Louis and Chicago.

Wheels of Soul is not obscure in biker circles, but rather a large structured enterprise of members, with both regional and national hierarchy. Calling themselves "one percenters" — a reference to the claim that 99 percent of motorcyclists are law abiding citizens — Wheels is one of the rare multiethnic clubs, according to a documentarian who filmed them a decade ago.

The investigation into alleged violence, racketeering and drug dealing took two years.

"The significance of today's arrests is not just the fact that these members are considered the most violent of the group," FBI Special Agent in Charge Dennis L. Baker said. "Today's nationwide takedown has disrupted and dismantled the Wheels of Soul Motorcycle Outlaw Gang by targeting the senior leaders."

YOTAM DROR
letters@metro.us

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▶ Documentary footage

Film take

A major club with chapters from coast to coast, Wheels of Soul is extremely secretive about its membership, according to Randall Wilson, a documentarian who filmed the gang in Philadelphia in 2002.

"In no way would they say they were Boy Scouts. But in a way, they kept the neighborhood clean," Wilson said. "We interviewed local business people and they were glad to have the Wheels there."

Thicker than blood

During the two year investigation, according to the 40-page indictment, Smith was revealed to be a man who demands respect, stating that their club is a brotherhood that "will bleed for you, [and] we will die for you."

This idea of a brotherhood based in blood is not something Smith takes lightly, warning fellow members during a meeting in Chicago in 2009 that "if I'm in a situation out there and you leave me, you better hope to God I don't survive."

METRO/YD

In the news

Rodin Gardens reopen

After three years of restoration, Rodin Museum's heralded gardens will be revealed once again Thursday. Bastille Day has been chosen to as the date to honor the French sculptor Auguste Rodin and architects of the museum, Paul Cret and Jacques Greber.

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RIKARD LARMA/METRO

No answers in acidic vandalism

The Karen Brown car-vandalism saga continued yesterday as an anonymous tipster wondered how it could be "politically motivated [since] at least 5 other cars along 10th, Mifflin and McKean that have been vandalized as well."

A police spokeswoman said data wasn't readily available. There were, however, two cases of "theft: over $200" from nearby cars since July 1. When told her claims of being targeted were questioned, Brown said, "I don't know anything about other cars. None on my block have been vandalized." METRO

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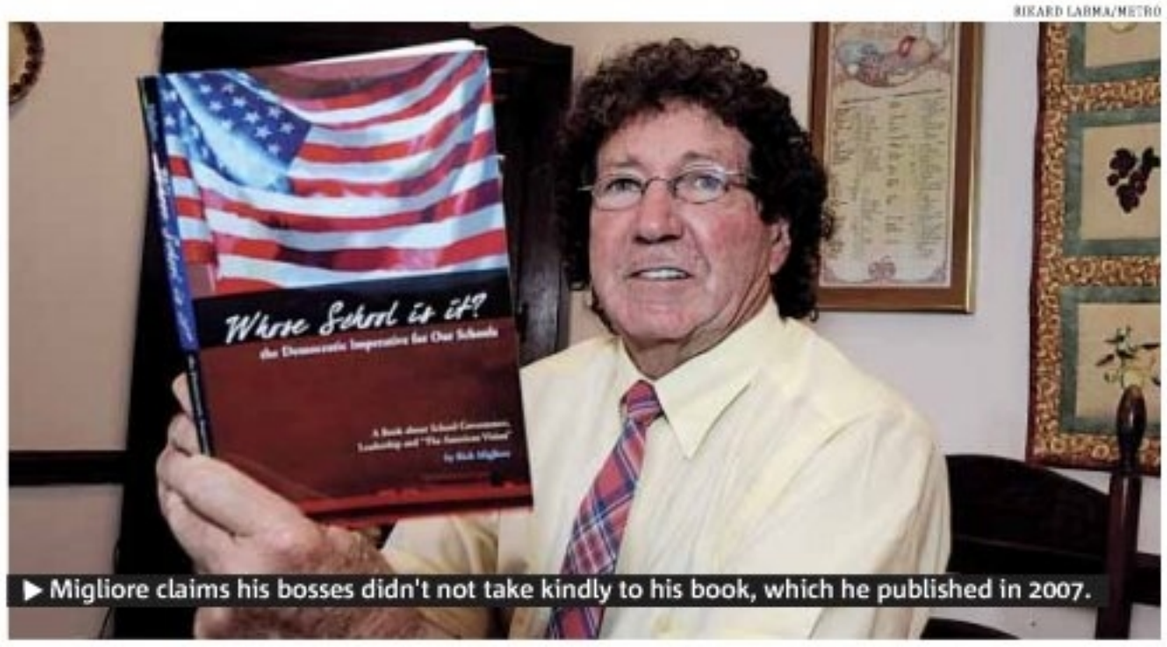
Former educator sues over alleged book retaliation

Assistant principal at Mastbaum Vocational School in Kensington claims his school district bosses pushed him out for a book he wrote ‘Whose School is It?’ is a critique on American educational leadership

RIKARD LARMA/METRO



▶ Migliore claims his bosses didn't not take kindly to his book, which he published in 2007.

In 2007, Mastbaum Vocational Technical School assistant principal Richard Migliore addressed the School Reform Commission about his book “Whose School is It? The Democratic Imperative for Our Schools” hoping to offer district leaders some constructive feedback.

From that day forward, the principal of the school Mary Sandra Dean and other district administrators made up false reports about Migliore, denied him fair hearings and eventually demoted him until he retired in September 2009, according to a complaint filed in U.S. District Court on June 20.

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“He had a distinguished 34-year career with the school district,” said Ellis Saul, Migliore’s attorney. “For those things to happen, and as we said in the complaint, they all happened after the introduction of his book ... it was surreal.”

According to the complaint, Migliore was harassed and repeatedly subjected to hostile treatment by Dean, who once allegedly told him “Either you transfer or I will write so much paper on you that you will lose your job.”

After being denied a transfer and demoted to a teacher in 2009, Migliore took what is considered “early retirement,” costing him $10,000 a year in retirement income. The suit is seeking an amount in excess of $500,000.

Among the 10 defendants named in the suit is Dean and Superintendent Arlene Ackerman. The district said it is investigating the allegations.

SOLOMON D. LEACH
sleach@metro.us

Life inside Mastbaum

The complaint accuses Dean of showing “irrational hostility” toward Migliore after he filed a grievance.

“Like with anything, you hear pros and cons. We’ve heard some staff members that have had problems with her and other staff members that think she’s great,” said Doug Smart, president of the school’s alumni association. According to a teacher survey in 2010, when asked if it’s OK to discuss feelings, worries and frustrations about the school with the principal, more than 60 percent said they disagree or strongly disagree. Dean could not be reached.

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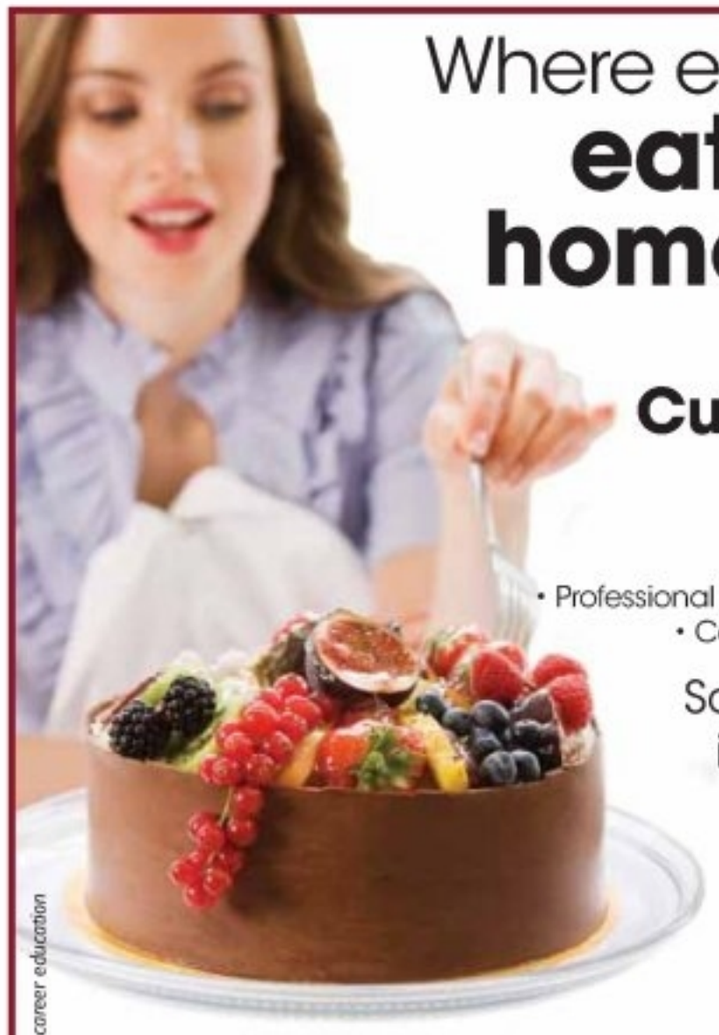
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Opinion

ROB WONDERLING
GREATER PHILADELPHIA CHAMBER OF COMMERCE

LITTLE COOKS IN A BIGGER KITCHEN

According to Zagat's 2011 America's Top Restaurants, Philadelphia has some of the finest dining around (though I would argue there are few things better than a Philly cheesesteak with a Yard's beer.)

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Philadelphia's restaurants are increasingly getting a national reputation as the place to go for fine dining and good eats. One of the reasons is a new trend occurring at many locations.

Specialty desserts and baked goods are being prepared by small-time entrepreneurs and kitchen cooks who then sell their wares to the big eateries in town. Many of these chefs just don't have the room or resources to rent space, so they make due as best they can by cooking from home. The end result is that our favorite restaurants in town now have some of the freshest, best-tasting homemade treats in the world.

As the job market continues to wane, people are increasingly looking for ways to earn a living outside of corporate America. These new foodie entrepreneurs sell everything from homemade chocolates to home brewed beer, and do it with good success.

In an effort to help these struggling chefs, new enterprises have popped up that allow cooks to use space to prepare their food for a fraction of the cost. These businesses offer a shared use commercial kitchen available for hourly rentals by caterers, personal chefs, bakers and other food professionals. They also host cooking classes and other food-related events. No doubt many family members are pleased to have their kitchens back.

Another trend in eating is fine dining at food carts. Once a place where you could grab a quick sandwich or container of fruit, today's food carts offer menu items found at the best restaurants in town. Some cart owners cater to a specific clientele and tweet daily locations so fans can find their favorite lunch.

Family-owned businesses and small entrepreneurs make up two-thirds of Philadelphia's employers. They are the backbone of our economy and an important part of what makes Philadelphia great. At the Greater Philadelphia Chamber of Commerce, some 85 percent of our membership is made up of small businesses. Our aim is to connect members with opportunities to help their business grow and prosper.

– Rob Wonderling is president and CEO of the Greater Philadelphia Chamber of Commerce. This marks the first in a monthly column running the second week of each month.

Quoted

"These new foodie entrepreneurs sell everything from homemade chocolates to home brewed beer, and do it with good success."
WONDERLING

More on the Chamber

- For more information about how the Chamber can help get you connected, visit www.greaterphilachamber.com or call 215-545-1234.
- Visit the Chamber on facebook and let them know where you like to eat (www.facebook.com/greaterphilachamber) and check out our daily discount coupon often featuring places to eat.

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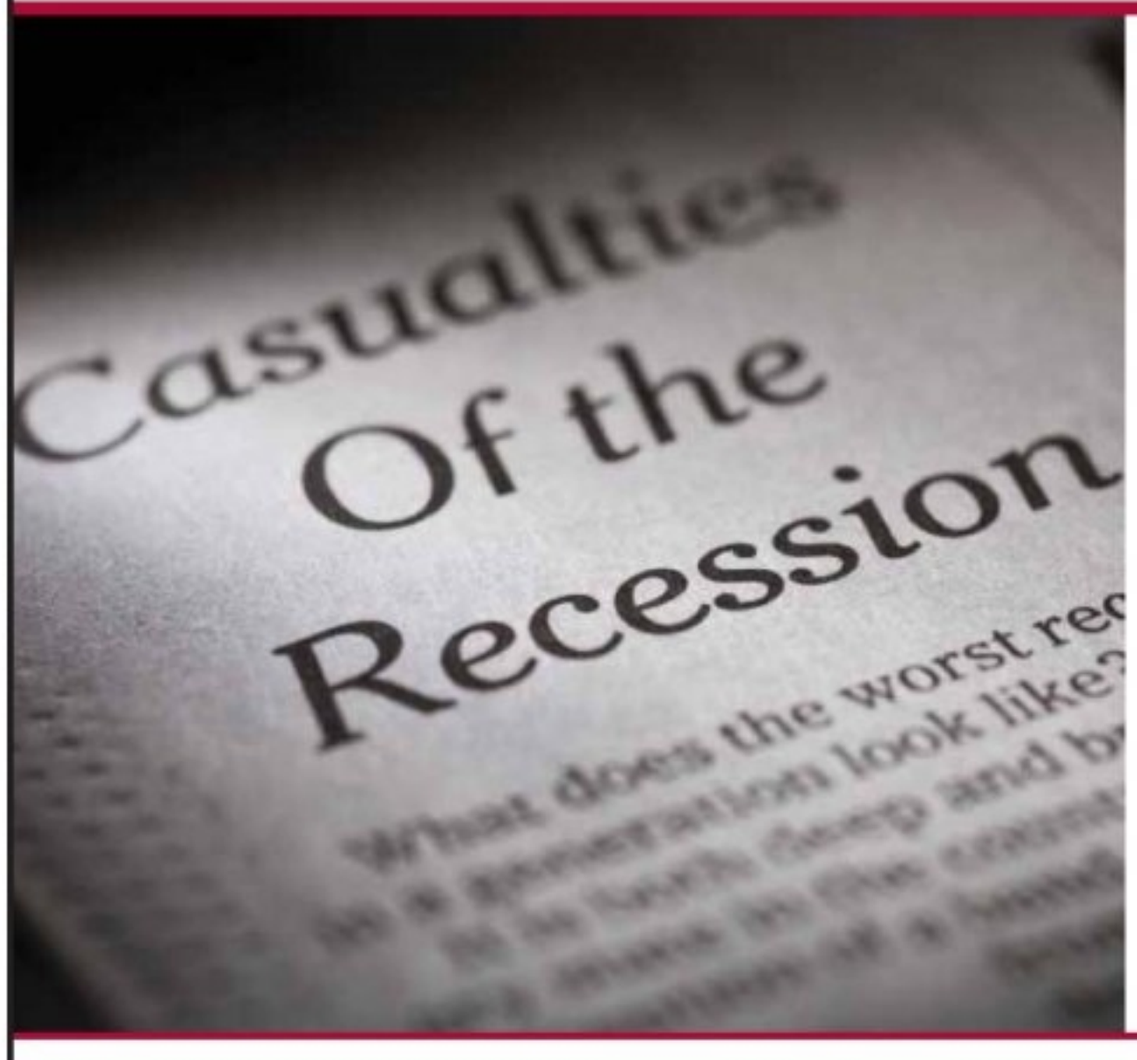

As the World Turns

Europe and the U.S. in Financial Trouble; Asia Poised to Gain

Europe dealt with major financial bailouts in Greece, Ireland and Portugal. The U.S. is concerned that federal spending is growing faster than federal revenue. In contrast, Asia's infrastructure investments, modern transportation network, and the world's best service ratings suggest it will advance as a strong world leader. Learn how the global fiscal crisis impacts world leaders and how Asia is poised to gain.

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Metro world leaders exclusive interview

NICK CUNARD/METRO WORLD NEWS

The Middle East is erupting in flames — and Tony Blair is the man to douse them Since resigning as Britain's prime minister, Blair has been the international community's envoy in the Middle East

'I warned Gaddafi'

▶ Tony Blair: "I read the Bible and the Koran every day."

When Tony Blair was appointed Middle East envoy, it meant leading the Israeli-Palestinian peace process. That brief still applies, but now he must tend to democratic transformations and civil wars, too. The Quartet — consisting of the U.N., EU, U.S. and Russia — speaks on behalf of the international community.

Blair, the charismatic modernizer of Britain's Labour Party, was elected prime minister in 1997. But leading Britain through 10 years of wide-ranging reform was a cakewalk compared to Tony Blair's current job.

Which Middle Eastern country is your top priority right now?
The Israel-Palestine peace process is still my main task, but I'll inevitably get involved in the situation in the Middle East as a whole. It's extraordinary, exhilarating, but of course it has also got real challenges.

What's the main challenge?
The big question in any revolution is not where it begins but where it ends. The question now is, will the forces of modernization use this push to democracy and take it to a place where it allows a functioning democracy to develop in their respective country, or will various elements, for example, Islamists, take the situation in a reactionary direction? The biggest risk in the current situation is that countries get destabilized through the revolution and don't take the right economic decisions to create jobs and prosperity for people. Then you end up with the revolution going in a reactionary direction.

The Arab Spring is a result of citizens' frustrations with their dictators, but the dictators were friends with the West. Was it a mistake for the West to be friendly with Middle Eastern dictators?
[Former Egyptian President Hosni] Mubarak, for example, is very different from [Libyan leader Muammar] Gaddafi. But in the case of each leader, there's a reason we were dealing with them. In the case of Mubarak, he was a force for stability in the Middle East. Thanks to the West's engagement, Gaddafi gave up his country's nuclear weapons program and stopped sponsoring international terrorism. Does that justify internal repression? No, but it poses us — the West — with a problem, since we're dealing with the respective leader from the outside. The reality of politics is that you can't simply say, "The only countries we're going to deal with are the countries that emulate our political system." So, you're always in a situation where you're making difficult compromises.

On the other hand, Gaddafi and Mubarak kept their countries stable, as have Hugo Chavez and the Castro brothers. Is stability sometimes better than democracy?
The most important thing now is to recognize the fact that the countries that are dictatorial are often not going to remain stable. One of the things we've learned from the Arab Spring is that even though an authoritarian country looks stable and sustainable, it's going to collapse.

Generally speaking, you can engage and work with an authoritarian ruler while at the same time urging them to make changes. This was a constant refrain I had with the Gaddafi regime. I told them, "You've got to change. You've changed your external policy; change your internal policy, too." In the end, they didn't want to.

The sanctions against Iran haven't had much impact. Is it time to engage with Iran?
The sanctions do have an effect. And it's not that people haven't tried to engage with the Iranian leaders to get them to stop doing what they're doing. The objection to what Iran is doing is very simple: It's trying to develop nuclear weapons, which would be very dangerous and destabilize the whole region.

What's the solution?
To keep pushing. If you withdraw sanctions, they'll think they can do whatever they want.

Doesn't Iran have a point when it says it's being unfairly targeted, considering that Israel is not being punished for its nuclear program?
Iran knows what the difference is. Iran developing nuclear weapons would completely change the balance in the region. If Iran got nuclear weapons, its neighbors would try to do the same.

ELISABETH BRAW
METRO WORLD NEWS IN LONDON

On Iraq

Do you regret invading Iraq?

I thought it was better to get rid of [Saddam Hussein] because he was a threat. It's odd that people say, "You shouldn't be dealing with such-and-such dictator" and then criticize you when you get rid of one who was far worse than any of the Arab dictators we talked about earlier. ... When I look at Iraq now, for all the challenges it has, I don't think you'd get a majority of Iraqis saying they want Saddam back.

NICK CUNARD/METRO WORLD NEWS

"Iran developing nuclear weapons would completely change the balance in the region. If Iran got nuclear weapons, its neighbors would try to do the same." BLAIR

Afghanistan power broker assassinated

Trusted bodyguard has murdered member of the ruling Karzai family

The younger half-brother of Afghan President Hamid Karzai, one of the most powerful and controversial men in southern Afghanistan, was shot dead at his home yesterday by a senior and highly trusted family security guard.

Ahmad Wali Karzai's assassination will leave a dangerous power vacuum in volatile Kandahar province, the Taliban's birthplace and a focus of recent efforts by a surge of U.S. troops to turn the tide against the insurgency.

He was accused of corruption and ties to the opium trade, but always denied any wrongdoing and was strongly supported by his brother whose influence he shored up in the south.

Ahmad Wali Karzai was shot dead by Sardar Mohammad, a senior member of the Karzai family's security team in Kandahar who had known his victim for at least a decade. REUTERS

Family history

Ahmad Wali Karzai was the first of Karzai's close relatives to be killed since he became president, but their father was assassinated in 1999 while in exile.

KATALIA KOLESNIKOVA/AFP/GETTY IMAGES

Russia. Volga River wreck

▶ Relatives and friends of Faina Valiullina, one of the 116 people killed in Russia's worst river disaster, pray during her funeral ceremony outside Kazan.

Anger over child tragedy

Russian authorities faced growing anger yesterday over the sinking of an aging, overcrowded tourist boat in the Volga River after divers found the bodies of dozens of children in the wreckage. REUTERS

News Corp. scandal becoming more toxic

LONDON. Former British Prime Minister Gordon Brown accused Rupert Murdoch's News International media group yesterday of using criminals to obtain information illegally about his private life as a British police chief who investigated phone hacking by the media baron's journalists said his own voice mails were probably spied on, but he denied a suggestion that this intimidated him into dropping the inquiry. REUTERS

"My tax returns went missing at one point, medical records have been broken into."
BROWN

Price for Netflix going up

LOS ANGELES. Netflix Inc. will raise by 60 percent the monthly price of a plan that lets subscribers watch unlimited movies and video online and get DVDs by mail.

Customers who want both services will pay $7.99 per month to rent one DVD at a time plus $7.99 for unlimited streaming, or a total of $15.98 per month. The previous cost of this plan was $9.99 a month. REUTERS

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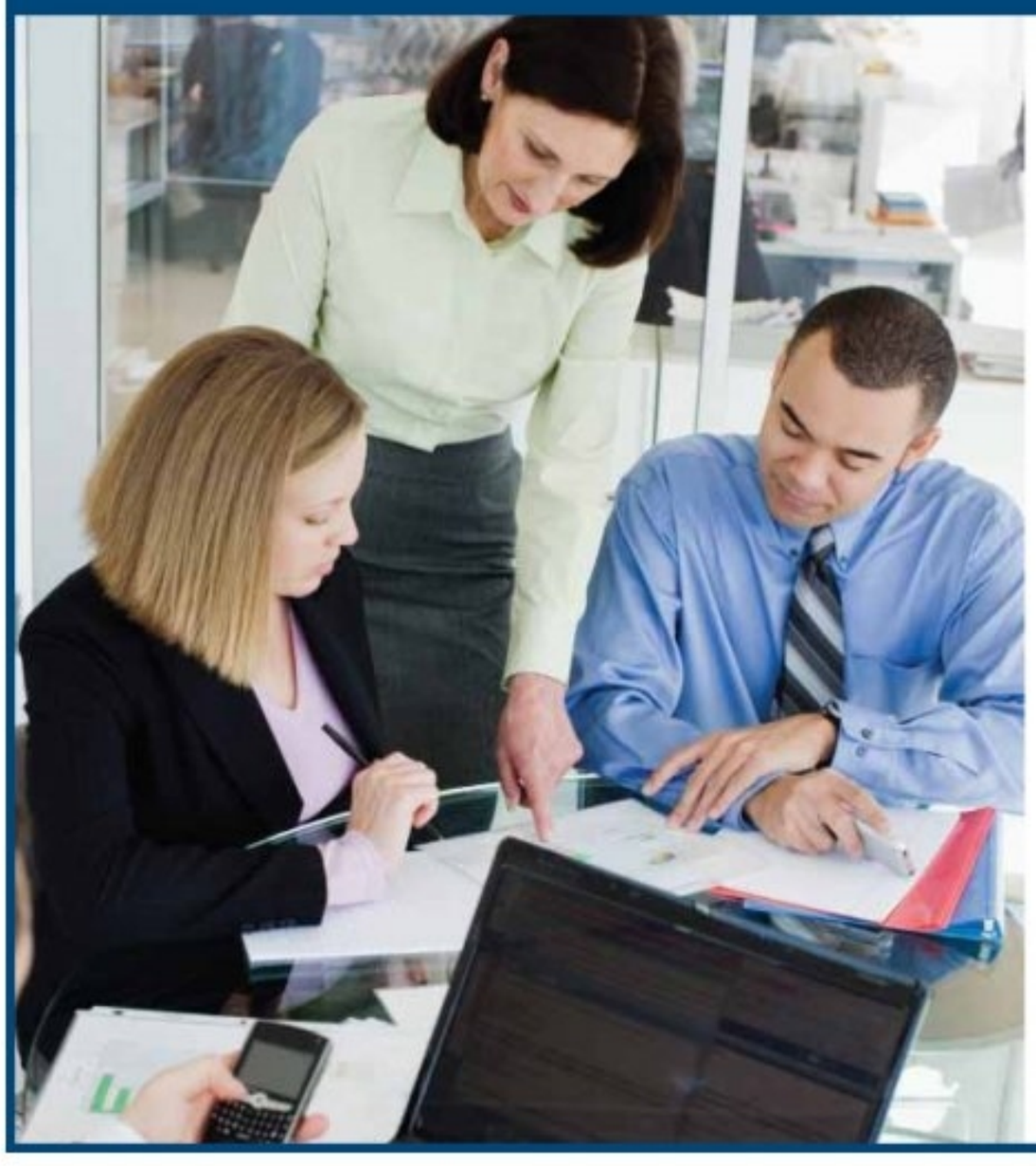

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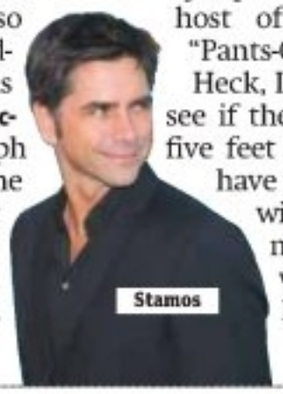
THE WORD

Metro's **Dorothy Robinson** shares her take on the world of gossip @dorothyatmetro dorothy.robinson@metro.us

Karina Smirnoff dishes on dream dance partner

"Dancing with the Stars" is currently seeking out celebrity contestants for the 13th(!) season of the hit show (**Dina Lohan**, **Mike Tyson**, **Shaquille O'Neal**, "Bachelorette" **Ashley Hebert**, **Melissa Gilbert**, **Regis Philbin**, and **Khloe Kardashian** are among some of the names being batted around) but **Karina Smirnoff** has someone else in mind: Uncle Jesse.

"Definitely **John Stamos**. I think he's got the looks. He's got the experience of being onstage, doing Broadway," Smirnoff told Hollyscoop of her dream partner. She also dishes on her friendship with previous partner **Ralph Macchio**: "I think Ralph was God's gift to me at the show. We got to the semifinals and we haven't had one argument. We're still really good friends, talk every day," she dishes.



Stamos

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DOROTHY ROBINSON'S WORD BLOG

Forget Lohan — what "DWTS" should do is have a "Full House" dance-off! You know you've always wondered what Kimmy is up to; plus **Jodie Sweeten** is practically a pro having been the host of the esteemed "Pants-Off Dance-Off." Heck, I'd tune in just to see if the **Olsen twins** (all five feet of them) would have to be paired up with a midget partner. A midget who can dance like the wind!

PHOTOS: WIREIMAGE/GETTY IMAGES

▶ Wonder if she's stepping up to Jesse and the Rippers?

Halle Berry is safe

Halle Berry can rest easy now that **Richard Franco**, the 27-year-old man who allegedly stalked her home repeatedly over the weekend, was arrested for felony stalking late Monday night, according to TMZ. Law enforcement officials say Franco jumped over the back wall of the Oscar-winning actress's home only to be nabbed by her private security, who alerted the police. Berry spotted Franco in her backyard multiple times over the weekend. TMZ.com reports that Franco has a long rap sheet — he just served time last month for battery. He's been busted for felony car theft, felony vandalism, several drug use offenses and several juvenile offenses.

The feed ...

▶ Checking in with some of Hollywood's biggest names to see what they've been up to — in their own words, in 140 characters or fewer.

Today, Olivia Wilde can pass for a teenager, Aziz Ansari has some dating standards and Taylor Swift is bored.

▶ **@oliviawilde**
A doorman just asked what year of high school I'm in. When I said I wasn't, he thought I was a drop-out and said I should rethink my future.

▶ **@azizansari**
If I was on a date and girl said she wasn't a fan of Above the Rim OR it's accompanying soundtrack, I'm out.

▶ **@taylorswift13**
Yeah, there are all sorts of fun things to do while sick and on vocal rest. Like sitting here, popping bubble wrap by myself.

Olivia Wilde

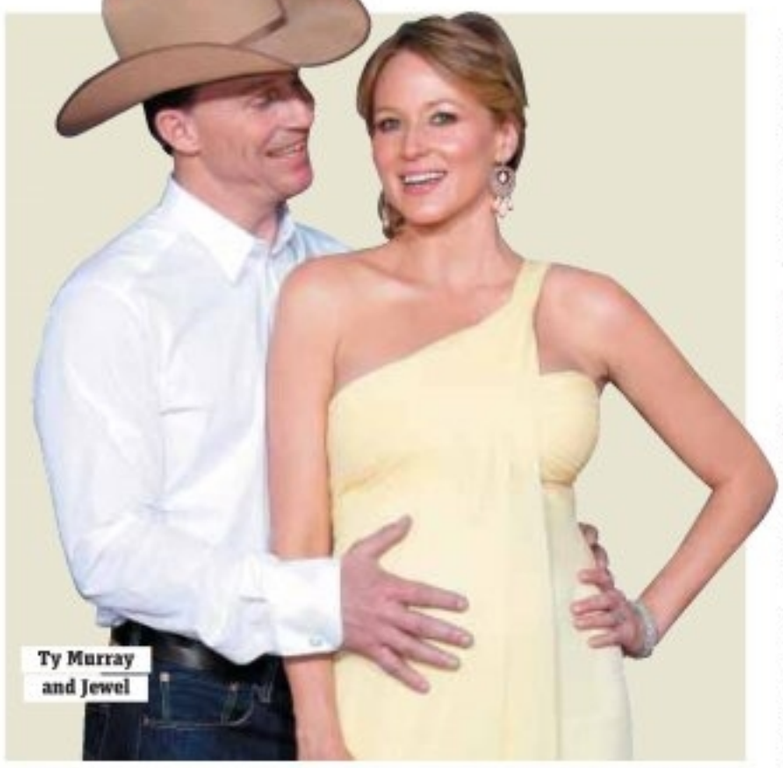
Talking points

Jones' little mad man?

If **January Jones**' shopping habits are any indication, she's having a girl. The very pregnant "Man Men" star visited L.A. children's boutique Poppy recently, where she bought some decidedly girlish baby clothes, according to Hollyscoop. Of course, shopping tendencies don't count for everything, as Jones was spotted last month checking out blue baby clothes at a Los Angeles Target, prompting many to speculate she is having a boy.

Kunis needs a reality check

Mila Kunis doesn't speak very highly of herself when it comes to her comic chops, despite making a name for herself on "That 70s Show." "It's hard to be funny in general. I think I have a good sense of humor, but I'm not, like, a joke-teller," she tells GQ. "Believe me, I have no idea why anyone hires me." The "Friends with Benefits" star also admits that she's currently single, thanks in large part to her work schedule. "I wouldn't dare wish myself upon anybody at this point in my life! My shooting schedule is crazy," she says.



Ty Murray and Jewel

It's a boy for Jewel

Jewel and her husband, **Ty Murray**, welcomed a baby boy, Kase Townes Murray, on Monday, the singer confirms to People magazine. "Ty and I are so pleased to welcome our new baby boy into the world," Jewel tells the magazine. "We are overcome with happiness."

myentertainment

A wizardly premiere and a 'Dictator' on set

1: Osama bin Laden alive? No, it's Sacha Baron Cohen while on set for his new film "The Dictator," now filming in Midtown Manhattan. Co-star Megan Fox was also snapped.

2: Kim Lee (now in "The Hangover: Part 2") attends the Playboy All-Star Celebrity Kick-Off Party at Boulevard3 on Monday in Hollywood, Calif.

3: Rupert Grint, Daniel Radcliffe and Emma Watson attend the New York premiere of "Harry Potter and the Deathly Hallows: Part 2" at Avery Fisher Hall, Lincoln Center on Monday night in New York City.

4: Model Brooklyn Decker didn't melt in this heat while at the launch of Sephora's Same Day Beauty Delivery at Sephora Flatiron yesterday in New York City.

5: Sarah Jessica Parker brought along a hot date to the New York premiere of "Harry Potter and the Deathly Hallows: Part 2" — her adorable son James.

6: He wears his sunglasses at night: Penn Badgley spent Saturday with friends at the VIP section of Carrera Sunglasses Escape at the Mondrian SoHo. No longer dating Blake Lively, Penn told friends that he is finally moving into a bachelor pad on the Lower East Side. We're available for house warming parties, Penn!

1: RAY TAMARRA/GETTY IMAGES
2: DAVID LIVINGSTON/GETTY IMAGES
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Kevin James' animal magnetism

The 'King of Queens' star acts opposite a gorilla and Cher in his latest family comedy 'We just wanted it to be a funny, funny movie for everybody,' he says

IAN GAVAN (STRINGER)/GETTY IMAGES EUROPE

Kevin James attends the "Zookeeper" photocall at the London Zoo.

Does the idea of Kevin James starring in a comedy alongside a bunch of talking zoo animals sound ridiculous? Maybe a little corny? Kevin James himself would agree with that.

"I was immediately not into doing an animal movie," he confesses. "It just felt so kinda goofy to me to do it, and then I started thinking about it more. If we could make it a great story where you didn't need animals — they're just kind of like buddies that could add to the film — I started getting more and more interested in it."

That's how the "King of Queens" star made his peace with starring in "Zookeeper," in which he plays an animal lover who feels he must ditch the job he enjoys to impress an ex who is reconsidering him. Once the animals reveal they can talk, they coach James' character on how to win his lady back.

"I've always loved physical comedy and putting something physical in all the movies that we do. I loved Jackie Gleason — anybody who was big and could move, I like a lot." JAMES

The actor is pleased with the film, but working directly with the live zoo animals was another story.

"The bears were close to us and all I would do was plan my escape route," he says. "Like, 'I know the cameraman's a smoker. I could push him in the way and then I'll be back in my trailer watching "SportsCenter."' That's the way I would plan it, and it was scary at times."

The animals are voiced by some Hollywood juggernauts — Adam Sandler, Cher, Nick Nolte, Sylvester Stallone, Judd Apatow and Jon Favreau — all of whom, James says, were excited about the strength of the film's script.

"They felt like it was a good movie and they jumped on board, and so it makes it easier for any character when you know who is playing that part," he says about the process of acting with their vocal performances in mind.

One thing the star is also adamant about was his desire to make a family film.

"We just wanted it to be a funny, funny movie for everybody, where you can feel comfortable bringing your kids," he says. "I've gone to movies with my kids and I'm bored out of my skull. There's just no comedy for adults so I wanted something where it's comedy for everybody."

HEIDI PATALANO
heidi.patalano@metro.us

myentertainment

Say goodbye to Mr. Potter

If you go

'Harry Potter and the Deathly Hallows: Part 2'
Director: David Yates
Cast: Daniel Radcliffe, Emma Watson, Rupert Grint
Rating: PG-13
Grade: ❶❷❸❹❺

▶ Daniel Radcliffe portrays Harry Potter for the last time in "Deathly Hallows: Part 2."

COURTESY OF WARNER BROS. PICTURES

As Boyz II Men once sang, "It's So Hard to Say Goodbye to Yesterday." That will certainly be true for the Potterheads of today, who are about to savor their final look into the wizarding world. While this adaptation, like the others before it, has to sacrifice some chunks of the story in order to keep the movie at a reasonable length, the essential arcs of the plot survive.

This film, like "Deathly Hallows: Part 1," is much darker than the first films in both content and style. The cinematography reflects the mood of the plot using washed out colors. But the playful elements that drew us into the first books still make an appearance here and there, keeping the grim atmosphere of the story in check.

FOR THE COMPLETE REVIEW, VISIT US AT WWW.METRO.US/MOVIES

Those who haven't read the books or seen the previous movies had best brush up ahead of time, however. Major characters show up and disappear with little explanation given. But that doesn't seem like the wrong choice, as such exposition would ruin the momentum. For the average Potterhead, this lack of context is no problem, but less-rabid fans might find themselves a little lost without some preparation ahead of time.

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heidi.patalano@metro.us

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Sarah Ferguson

She's Fergalicious

The Duchess of York talks to us about her turbulent past and her new show on Oprah's OWN network 'Fergie-baiting sells newspapers'

Sarah Ferguson, the Duchess of York, has written a book, "Finding Sarah," detailing her "journey to find herself" a year after she was taped by a journalist asking for cash for access to her former husband, Prince Andrew of the British royal family. She starred in a docu-series of the same name for Oprah Winfrey's OWN network. The duchess dishes with us:

In the last few days, U.K. newspapers have published highly critical articles about you and your book. Do you ever get used to it?
I've had it for more than 20 years. I can't win with them. It's not a lot of fun, but Fergie-baiting sells newspapers.

Even the U.S. media criticized some of the things you did on the OWN shows.
Dr. Phil said I was addicted to approval. He was right, and my journey in the last year taught me that. I'm recovering from the need for approval. The media can say what they like — I've learned to live through it, and anyway the OWN series gave me friendships with Oprah, Dr. Phil and Suze Orman.

Diana would have been 50 this month. You obviously still miss her.
Bless her. I'm the only royal ex-wife out here. Without her, I'm the only one having to do it on my own — with no support structure. It's very difficult, because you are alone.

Loss is a key theme of the book. Your mother died in a car accident, your father from a long illness — and they divorced when you were young. What would you say if you could speak to them again?
That I love them, that I forgive them, that they have two wonderful granddaughters and that I'm a brilliant mum.

Do you recognize yourself on the video where you were set up by the journalist?
No. It was a crisis point for me, but I'm almost grateful because it forced me to confront my problems. This book and the journey I undertook are the result.

You make constant references to how wonderful your ex-husband, Prince Andrew, is. Can you ever be happy without being with him?
He is a wonderful man — my ideal, as I describe him in the book. Who knows what may happen? METRO

Q&A

Do you ever wish your daughters were not princesses?

Sometimes, yes. They live under the spotlight. But good can come of it. The hat that Beatrice wore to the royal wedding in April (and which was widely mocked) sold for $132,000 for UNICEF.

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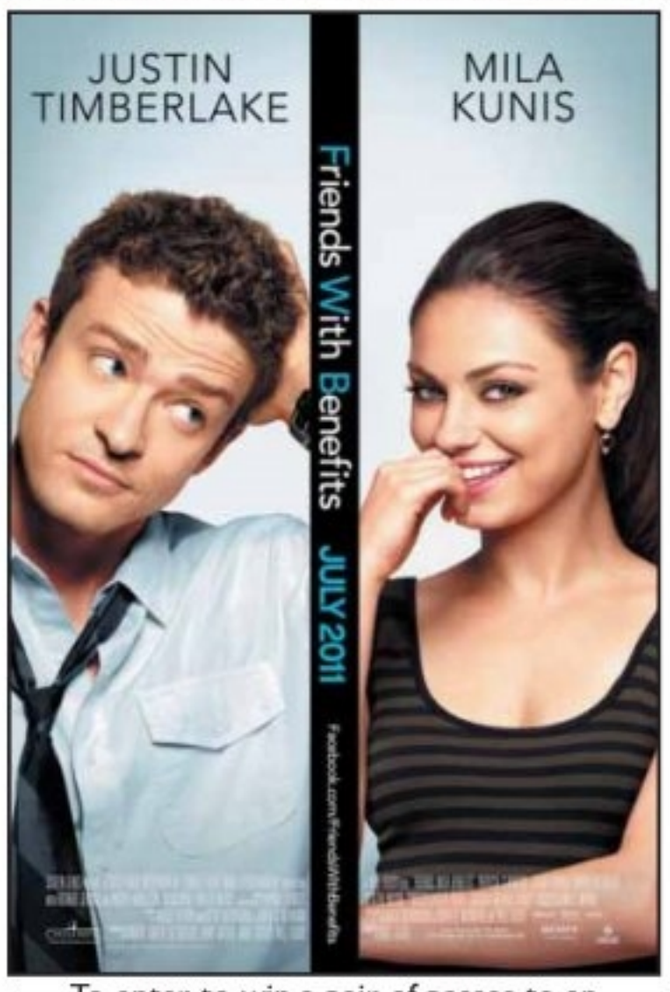

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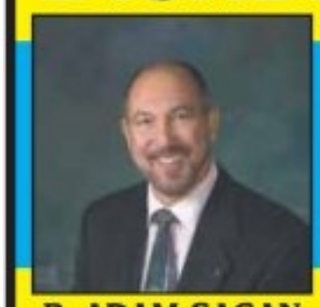
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The Costa artistic expression

She might have been in the music business since she was 5, courtesy of her father, the late, great producer Don Costa. She might well be Frank Sinatra's goddaughter and maybe grew up surrounded by music icons. But one thing about Nikka Costa is obvious: With her knock-your-socks-off funked-up soulful voice and fired-up spirit, this girl would have made it regardless of her roots.

The singer has recently stocked her YouTube channel (Nikka's Box), with fun videos for her June-released R&B meets electro pop EP, "Pro*Whoa!"

If you go

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For the lovely ballad, "Chase the Thrill," she recreated the shower scene from "Psycho." She boxes with members of her band in the vid for the EP's title track. But what's this shoutout titled "Streaking," where she is stark naked?

"America is so prudish," Costa says. "There's a bar over my boobs most of the time. Then there's one part where I walk away and the bar stays there and I go, 'Ooh ooh' and pull it back across."

What you see then is blurred flesh. Don't get her started on censorial powers that are OK with a woman being killed, but not OK with bare boobs.

"They're OK with a murder, of course. They sell bullets at Wal-Mart," she scoffs. "It truly took about four minutes to film, then it became a big deal."

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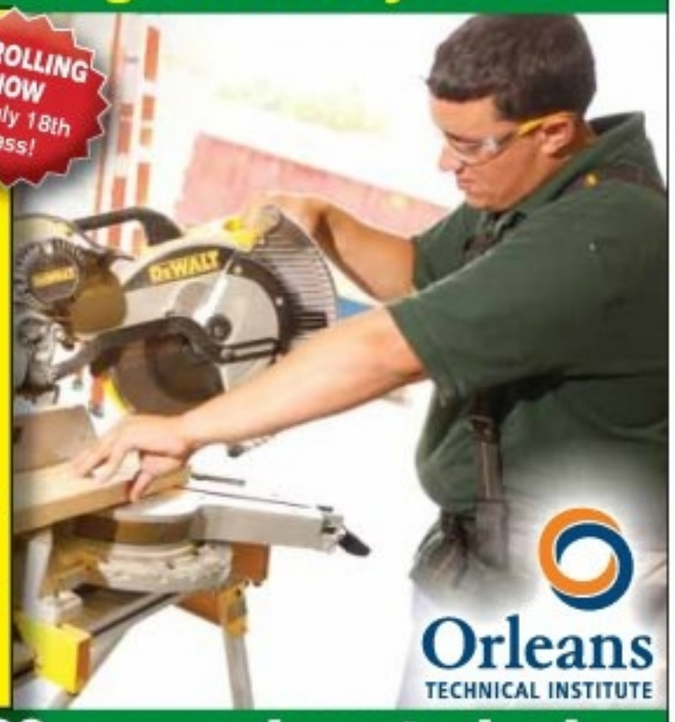

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mystyle

Throw it up and strut!

Forget ponytails — a topknot is your new summer 'do Take it from the runway to the sidewalk

Let us count the ways we love the topknot: It takes 2.5 seconds to create. The style works with just about any outfit, from maxi skirts to cutoff shorts. And (our favorite), the 'do works better with dirty summer hair.

But there's a fine line between a fashion-forward topknot and gym hair. According to Tony Kelley, senior stylist at Cutler Salons, it's all about making the style look deliberate. "It has to look like there was some intent behind it — the knot has to be really twisted in a way that's beautiful or something that it doesn't look like a ponytail that's folded over," he says.

From the Rebecca Taylor spring show

Here's how he does it up:

Top tips

1. The higher the knot is on the head the more fashion it will feel.
2. Leave natural texture up on top so it's not too slick-looking.
3. Anytime you can hide the way it's secured (such as with pins rather than a chunky clip), it will have a more done feeling.

TINA CHADHA
tina.chadha@metro.us

It's all about the texture

Dirty hair? No time to blow dry? No problem: "With a few tweaks it can be a great look that works really well with natural texture. You don't have to blow out your hair. The more texture you have in your hair, the more grease or product is in there, [the better] to just throw it up," Kelley tells us.

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1 Gather your hair as if you're making a high ponytail.

2 Brush the hair from back of your head up so it's tight and there are no bumps. But leave the front soft so there's natural texture on top. The top shouldn't look too slick.

3-4 Start twisting your hair and loop it into a knot. While twisting, you can add mousse to smooth it out.

5 Secure the knot by adding French pins throughout the twist.

6 Once you have the basic shape, adjust the top and pull out bits in the front.

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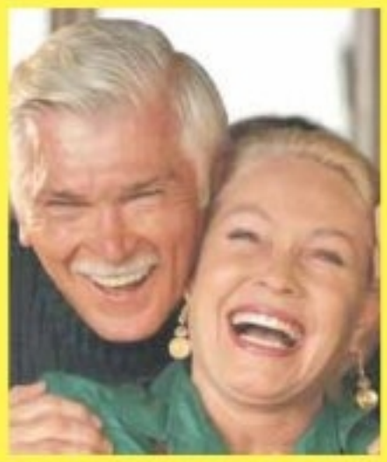

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mywellbeing

An intestinal investigation: Metro probes into probiotics

- It seems they're popping up in products everywhere
- Should you be incorporating them into your diet?

Probiotics seem to be the nutritional buzzword du jour. These "friendly bacteria" are being added to everyday items like fruit drinks and pizza crust with claims of boosting the naturally occurring essential flora that inhabit the intestinal tract.

Quoted

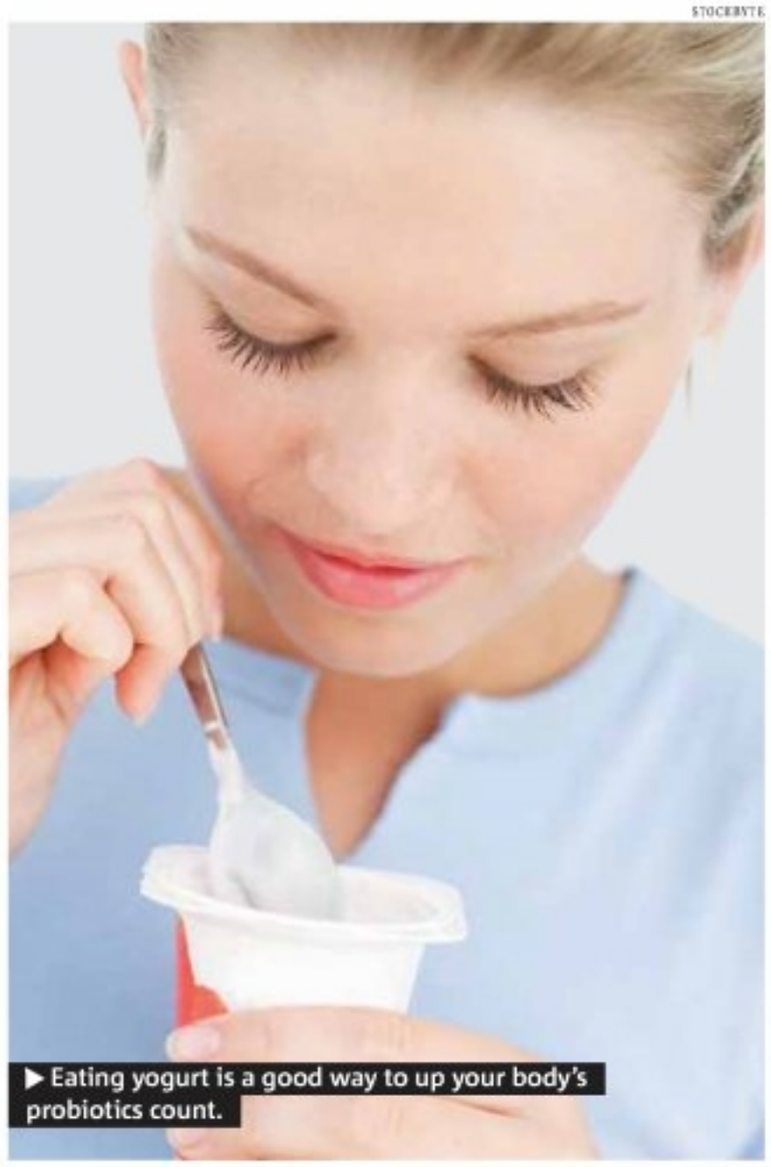
"Probiotic literally means 'for life.'"
LINDA ANTINORO, DIETITIAN

"Probiotic literally means 'for life,'" says registered dietitian Linda Antinoro. There's good reason to be concerned about whether we have enough friendly bacteria. "They are under attack from bacterial and viral infection, and use of antibiotics," she says, "and people with a lousy diet may need to take a probiotic to restore them."

Health claims for probiotics include boosting the immune system, preventing illnesses like Candida and intestinal cancer and even aiding in weight loss. "The only proven thing is the action on gastric disorders such as diarrhea and bloating," says Antinoro. "It might well help the immune system, it might benefit disorders such as Crohn's and colitis, or prevent cancer. Probiotics for weight management seems tenuous, though."

LINDA CLARKE
letters@metro.us

STOCKBYTE



▶ Eating yogurt is a good way to up your body's probiotics count.

Diet tips

Products with probiotics

Boosting intestinal flora is best achieved by a healthy diet. We checked out some probiotic sources to see if they made the grade.

Yogurt and kefir: Packed with live cultures, "they are ideal and add calcium and vitamin D, too," says Antinoro.

Probiotic pizza dough from Naked Pizza: "It might be healthier, but there's no real way of knowing how much you're getting," she says.

PRE Probiotic Enhancer fruit drinks: Some contain sugar, which isn't good for gut health. "Sugar may be counterproductive, but if that's the only way to get people to take in probiotics then it serves a purpose," says Antinoro.

Probiotic pills and powders: "There are possible benefits, but the potency is not regulated so you're never quite sure what's in there," she says.

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Today in medicine

High-sodium, low-potassium intake and heart disease

Study subjects: 12,267 adults
Location of study: U.S.
Results: The 15-year study revealed subjects with "the highest sodium and lowest potassium had twice the risk of death from heart disease and a 50 percent increased risk of death from any cause," says WebMD.
Significance: The study added more data to the theory that high salt intake and low potassium levels can lead to hypertension and increased risk of heart disease.

Smoking while pregnant and birth defects

Study subjects: Pregnant women
Location of study: U.K.
Results: New research linked smoking in pregnancy to babies suffering birth defects "such as clubfoot, missing limbs and deformed limbs," reports The Guardian newspaper. Smoking mothers "increase the risk of their child being born with a serious malformation by as much as 50 percent."
Significance: The article states "45 percent of women under 20 [smoke during pregnancy] while one in seven is still a smoker when she gives birth."

JUPITERIMAGES

▶ That puppy may not be making the difference you think it is.

Allergy-free dogs

Study subjects: 173 one-dog families
Location of study: U.S.
Results: A study found the "quantities of dog allergens in homes with supposedly hypoallergenic breeds are no different from those in homes with dogs widely considered nonhypoallergenic," says The New York Times.
Significance: The Times said that "it is possible that some breeds shed less dander — bits of hair and skin — than others. But according to this study, that may make little difference to allergy sufferers."

Eating disorders and increased mortality

Study subjects: 17,000 people with an eating disorder
Location of study: U.K.
Results: The Daily Mail reports that "anorexia suffers are five times more likely to die than other Americans" and "those who have bulimia or other eating disorders also face an increased risk of death, twice that of non-sufferers."
Significance: Though data wasn't absolute, the study attributed most of the deaths "to the devastating effects of the disease on their bodies over time." COMPILED BY LINDA CLARKE

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Letters

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Debate, the second day

RE: "THE RICH GET IT BOTH WAYS!": The costs of our federal debt are staggering. The interest payments tax productive work to reward idle ownership, exacerbating the disparity between haves and have-nots. Government borrowing crowds out private investment. Raise taxes. Cut Medicare. Cut the military. Cut Medicaid. Cut Social Security. Raise taxes on both the rich and the middle class. And don't stop when we get a surplus: Keep going until the debt is paid down.

DAN WYLIE-SEARS, VIA E-MAIL

Taxes do not need to be raised if we can make necessary cuts in our government spending. The only way to do that is to change what we think the role of government should be. If you want a "nanny do-gooder" state to take care of you your entire life then we will have perpetual debt crises until the system collapses. For most of human history people have had to work their entire lives and only recently have many more people been able to retire early. There is no job on earth that guarantees retirement.

KELLY DONNOE, VIA E-MAIL

It appears there is strong support for letting the Bush tax cuts expire for people making over $250,000, but shockingly little support for letting them expire for people making less than that amount, despite the fact that 80 percent of the benefit of the cuts went to people making less than $250,000. Perhaps this is because our wise president is only going after the 20 percent — people who didn't vote for him.

WALTER BRANSON, VIA E-MAIL

After working hard to pay Medicare and Social Security for our retirement, Congress wants to cut our benefits.Why don't they eliminate the pension for all lawmakers — state and federal. They will live worry-free, with us always struggling.

HENRI BAPTISTE, VIA E-MAIL

E-mail your letters: **letters@metro.us**

Keep them as brief as possible, preferably under 100 words. Metro reserves the right to edit all letters. Please include your name and contact information.

Reaping what we've sown

Who is surprised by droughts in 14 states? The oligarchy surely planned this for us all. Forcing us to use fossil fuels while suppressing free energy, cold fusion, nonfunding of Bussard's Fusor, and water car technology that would have prevented global warming; and Big Agriculture, creating miles of open fields with no wind erosion protection. Denude the Earth and you get drought, any eighth grader knows that.

CHARLES COUCH, VIA E-MAIL

Horoscope

♋ Cancer **June 21-July 22.** Treat everyone you're around as someone special and it'll add a luster to your personality you couldn't manufacture. Make popularity your goal.

♌ Leo **July 23-Aug. 22.** Lady Luck always tags onto tenacity of purpose, so unless you don't want her in your life, do whatever you can to make what you want happen.

♍ Virgo **Aug. 23-Sept. 22.** Good things happen when we get out and do what we can to socialize with others. You might even be able to make a special new friend.

♎ Libra **Sept. 23-Oct. 23.** Some kind of better shift in conditions is developing for you, of which you might not initially be aware. As time passes, however, it will become abundantly clear to you.

♏ Scorpio **Oct. 24-Nov. 22.** There are strong indications that something you're trying to do cannot be accomplished alone. If you're having trouble tackling an important project, keep this in mind and get a partner.

♐ Sagittarius **Nov. 23-Dec. 21.** By thinking in positive terms or using constructive measures to fulfill a material hope or expectation, a sizeable profit can be realized. Don't let yourself get dragged down.

♑ Capricorn **Dec. 22-Jan. 19.** You should try to make things happen instead of waiting for them to occur. Enterprises you originate and personally control have strong possibilities of becoming realities.

♒ Aquarius **Jan. 20-Feb. 19.** Even if you are a trifle bit slow in revving up some steam to get yourself going, once you get started, there will be no holding you back.

♓ Pisces **Feb. 20-March 20.** There is likely to be some strong justification for you feeling a bit fortunate. Dame Fortune won't do the job for you, but she will help you to get on a roll and pull things off.

♈ Aries **March 21-April 19.** If you're designing something you hope could generate a profit, once your plans are solidified, don't sit on them. Delay won't help; only action will make things happen.

♉ Taurus **April 20-May 20.** Get out and mingle if you can, because you could run into someone who belongs to a group you're longed to join. When you start interacting, others will interact with you.

♊ Gemini **May 21-June 20.** Instead of trying to make things happen, let life take its own course of events. Lady Luck is likely to do a far better job for you than you can yourself.

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Across
1 Says please
5 Depict unfairly
9 Stood petrified
14 Guy
15 Mound
16 Waterloo resident
17 Senhora
18 Cattle-call reward
19 Make changes to
20 Forces
22 Mardi Gras highlights
24 Tough fabric
26 Here, for monsieur
27 Impassive
30 Dazzling
35 Piano fixer
36 Wooden trunk?
37 Ms. Bombeck
38 Pub pint
39 Overture to an opera
42 Decide on
43 Hail a cab
45 Mournful wail
46 Ms. Zellweger
48 Did not succeed (2 wds.)
50 Dots on a monitor
51 Web addr.
52 Royal decree
54 Nap
58 Had quarters
62 Nut cake
63 Anon's companion
65 Director Ephron
66 Really nice person
67 False witness
68 Honeycomb unit
69 Thick with cattails
70 Likewise
71 Bring to bay

Down
1 "Back in Black" group
2 Frighten a fly
3 Batman creator
4 Glitter
5 Crackers go-with
6 Newsstand
7 Bracket type
8 Show distress
9 Intense
10 Loose-leaf lettuce
11 Still unpaid
12 Novelist Grey
13 Means justifier
21 Tweet
23 Felt under par
25 Set apart from the rest
27 Walking stick
28 Delicate fabric
29 "Kazaam" actor
31 Fringe benefit
32 Bagpipe sound
33 Oblige
34 Evenings out
36 Lugosi of horror flicks
40 Come from behind
41 Sevareid and Ambler
44 Oversupplied
47 Like dinosaurs
49 Voluntarily
50 Coyote State capital
53 Improbable wish
54 Galaxy unit
55 Make sharper
56 Natural impulse
57 Underwater shockers
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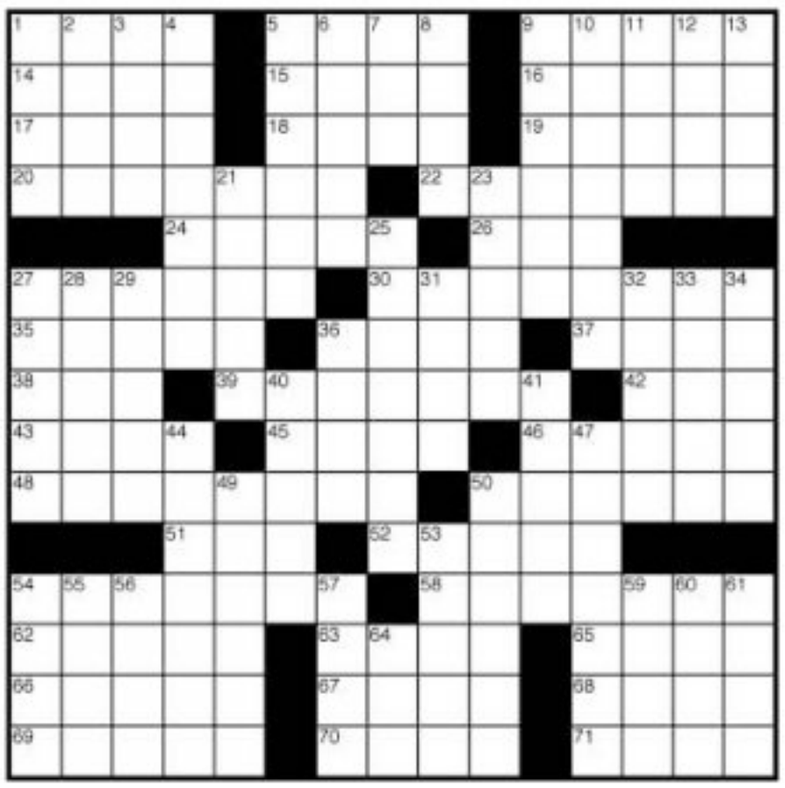
60 Dashiell's peer
61 Hill's opposite
64 Itinerary preposition



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1	7		9					

SUDOKU **LEVEL: EASY**

5	3			2	7		6	4
	7				6			
			1				3	
4		7					8	
	8	2				3	5	
	9					7		1
	5				2			
			6				7	
8	1		7	4			2	3

SUDOKU **LEVEL: HARD**

Solution to yesterday's crossword

A	S	A	P	■	E	A	S	E	■	Z	I	G	G	Y
U	L	N	A	■	S	C	O	T	■	E	M	I	L	E
N	E	O	L	I	T	H	I	C	■	A	B	B	E	S
T	E	D	■	L	E	E	R	■	A	L	I	E	N	■
S	P	E	C	I	E	S	■	B	L	O	B	■	■	■
■	■	■	B	A	M	■	M	A	L	T	E	S	E	■
O	G	L	E	D	■	H	O	Y	A	S	■	H	O	E
R	O	A	R	■	R	I	L	E	Y	■	C	A	N	E
K	A	I	■	C	E	D	A	R	■	H	O	W	S	O
■	T	R	A	I	L	E	R	■	M	A	N	■	■	■
■	■	■	G	R	A	S	■	T	I	B	E	T	A	N
■	M	E	R	C	Y	■	D	E	S	I	■	H	M	O
C	A	M	E	L	■	M	O	N	S	T	R	O	U	S
A	I	M	E	E	■	A	L	E	E	■	E	L	S	E
B	L	A	S	T	■	P	E	T	S	■	N	E	E	D

How to play Sudoku: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

SUDOKU SOLUTIONS: **WWW.METRO.US/PUZZLES**

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If it's not broke, then no need to change anything

Selig happy with All-Star format ◗ Best record be damned ◗ Teams like it, television partners love it

Whatever your take on the All-Star Game and the rules affecting home-field advantage, one thing is certain: It's not changing.

Major League Baseball would lose too much money. That's straight from the commissioner's mouth.

"I like the way the games have been played since 2003," Bud Selig said. "This has been good. There's no question about it. Our television partners certainly like it."

Selig, who instituted the "This Time it Counts" campaign eight years ago, feels the idea of awarding home-field advantage in the World Series to the side that wins the All-Star Game is working. Never mind the fact that the best team in baseball — say the Phillies with 57 wins at the break — may be left to play a decisive Game 7 on the road in the October Classic.

"You can't wait until the end of the year," Selig told reporters. "The Super Bowl, they award them six years in advance." METRO

Does it matter?

The AL is 7-1 since "it counted" but the leagues have split the World Series since 2003. (Last night's game ended too late):

- 2003 All-Star: AL
- 2003 World Series: NL
- 2004 All-Star: AL
- 2004 World Series: AL
- 2005 All-Star: AL
- 2005 World Series: AL
- 2006 All-Star: AL
- 2006 World Series: NL
- 2007 All-Star: AL
- 2007 World Series: AL
- 2008 All-Star: AL
- 2008 World Series: NL
- 2009 All-Star: AL
- 2009 World Series: AL
- 2010 All-Star: NL
- 2010 World Series: NL

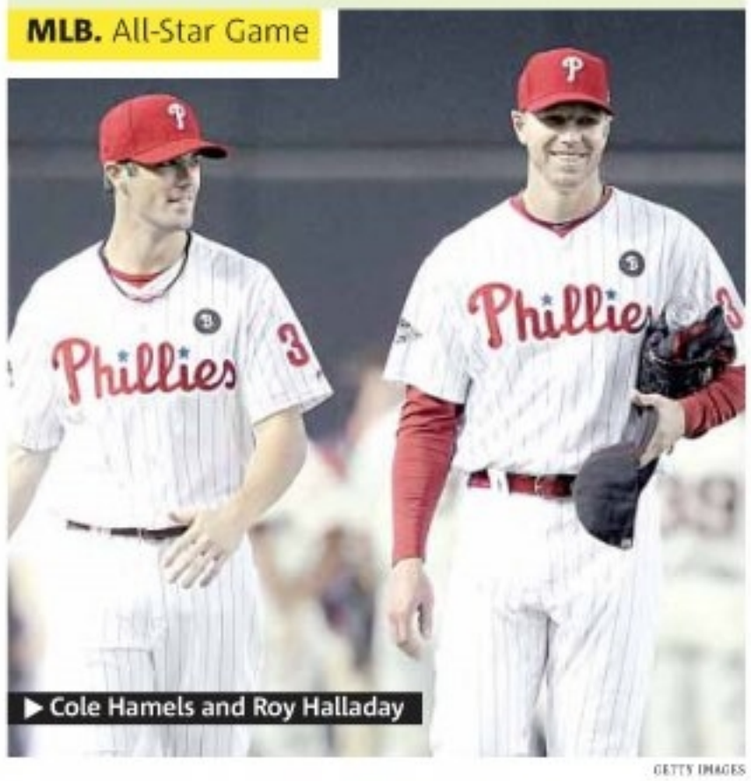
Sold

Done deal?

The Sixers sale to a group of investors led by Joshua Harris is completed, per CBS Sports.com.

The deal is valued at $280 million and doesn't include the Flyers or the Wells Fargo Center.

MLB. All-Star Game



▶ Cole Hamels and Roy Halladay

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Looking pitcher perfect

Phillies aces Cole Hamels and Roy Halladay were all smiles before last night's All-Star Game in Phoenix. Halladay started for the NL and threw two scoreless innings (no walks, one strikeout on 19 total pitches). Hamels, of course, couldn't pitch due to league rules.

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Matchups

- **Hope Solo vs. Berangere Sapowicz**
- **Breakdown:** Technically the two keepers won't be facing off, but a lot of pressure falls on each. Just one careless outlet pass and you can cost your team a chance to play for the World Cup.
- **Who wins:** U.S. This was kind of a given.

- **Worn down vs. rested**
- **Breakdown:** The U.S. women are playing on one fewer day of rest than France ... and they just played 120 minutes plus penalty kicks. The one plus is that the U.S. is the fittest side in the women's game.
- **Advantage:** France, but not as much as they may think.

Expectations rising for US

Americans playing against more than France in today's Women's World Cup semis ◗ After a transcendent win, living up to the hype won't be easy

With one stunning cross and one textbook header, the Robbery in Dresden turned into the Miracle on Grass.

Cliche after cliche has been heaped on the Americans' Women's World Cup quarterfinal against Brazil — all deserved. The PK triumph touched every chord: hero over villain, fairness over corruption, team over individual. And it turned a little-known tournament and team into the talk of the country in a matter of days.

But now, Hope Solo, Abby Wambach and Megan Rapinoe face an even greater foe than the Brazilians and their referee ally: living up to the hype.

The Americans must beat France today to make sure their victory doesn't ring hollow. The World Cup semifinal is sure to garner the biggest TV audience for the women's game since 1999 — a large percentage of which probably hasn't watched a soccer match since the 2010 men's World Cup.

They're going to expect something special from the Americans' seeming team of destiny.

That means a victory today — and another in the final. It's all or nothing now for the U.S. Do they have it in them?

METRO

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▶ The U.S. women have the country behind them. But to make their quarterfinal miracle mean anything, they're going to have to bring home the World Cup.

SWEDEN
1, GROUP C

vs.

JAPAN
2, GROUP B

2:15 P.M., ESPN

Line: Sweden -155 (bet $155 to win $100); Japan +120

The Scoop: The winner of today's other Women's World Cup semifinal will play either the U.S. or France in Sunday's final.

The Pick: Sweden upset the U.S. in group play. They'll win this one, too.

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Matchups

- **U.S. defense vs. Louisa Necib**
- **Breakdown:** The bad news is Rachel Buehler is out, but veteran Christie Rampone (234 caps) will be key in stopping the dynamic Necib.
- **Advantage:** France. The loss of Buehler isn't devastating, but you never want to stick in an unproven player in the semifinal of a World Cup.

- **Abby Wambach vs. French defense**
- **Breakdown:** Wambach is the most athletic and physical scorer in the world. When she gets a good service into the box she is impossible to stop. No one on France's back line can mark her in the air.
- **Advantage:** U.S. Wambach will definitely be counted on for the U.S. She was in a long goal-scoring slump coming into the World Cup, but she appears to have finally broken that streak.

On TV today

World Cup semifinal, U.S. vs. France, 11:30 a.m., ESPN

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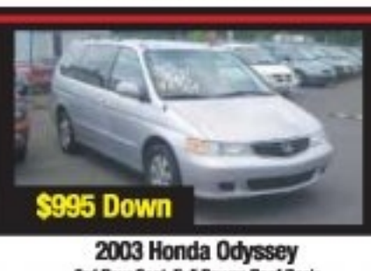
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Rock star McIlroy ready to tee it up

US Open champ back after long break • Paired with Els, Fowler to start • British Open begins tomorrow

Some criticized Rory McIlroy for taking nearly three weeks off after winning the U.S. Open. But most of those pundits were just anxious to see the PGA Tour's next big thing tee it up again.

Now, McIlroy will do just that — at the 140th British Open, which begins tomorrow at Royal St. George's. He enters ranked fourth in the world. He'll be paired with Ernie Els and Rickie Fowler in the first round.

"For me, it's all about preparation," McIlroy said yesterday. "I went into the Masters after three weeks off and shot three pretty good scores there. So it's not a problem to me not playing competitive golf after having a break."

McIlroy skipped the French Open two weeks ago, but has gotten a few practice rounds in at Royal St. George's. He opened last year's British Open with a 63 before finishing in third place for the tournament. METRO

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Earnings for McIlroy, who is ranked fourth in the world. He has made 6-of-7 cuts and his scoring average is 70.55 this year.

▶ McIlroy

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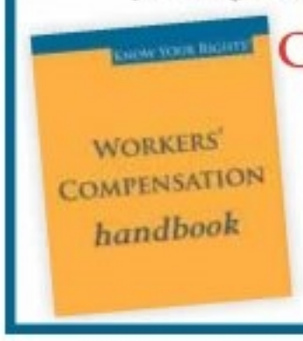

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11:30AM on July 19th, 2011
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Owner reserves the right to bid at public sale, reject any or all bids, &/or cancel or adjourn sale. All items in storage units contain household items unless otherwise mentioned. Auctioneer Adam Piner. To resolve this claim call Michael Gordon, Manager@215-885-7805

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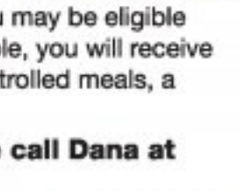

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Arroyo, Joshua M161	Misc. Household Items	Ivan, Martinez C234	Misc. Household Items
Ramirez, Julio M229	Misc. Household Items	Neris, Miguel D313	Misc. Household Items
Fuentes, Angel P412	Misc. Household Items	Monahan, Virginia G623	Misc. Household Items
Mateo, Michael P413	Misc. Household Items	Monahan, Virginia G636	Misc. Household Items
Pagan, Benigno Q522	Misc. Household Items	Brumbach III, James B101	Misc. Household Items
Rodriguez, Jacob R616	Misc. Household Items	Garced, Alexander C225	Misc. Household Items
De Leon Perez, Reyelys R618	Misc. Household Items	Miguel A. Camacho C250	Misc. Household Items
Staples, Fahntah S104	Misc. Household Items	Diaz, Noel D307	Misc. Household Items
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Johnson, Adam S164	Misc. Household Items	Perez, Joel F518	Misc. Household Items
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Miles, Lamar S246	Misc. Household Items	Rivera, Jorge Fernando G607	Misc. Household Items
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Belton, Peggy E405	Misc. Household Items	Vendrell, Guarionex H723	Misc. Household Items
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Chevere, Cathy E425	Misc. Household Items	Baker, William M235	Misc. Household Items
Jennifer, Negron G604	Misc. Household Items	Valley, Johnny S111	Misc. Household Items
Pablo, Hernandez G658	Misc. Household Items	Zakejia, Washington S114	Misc. Household Items
Selby, Brandon S109	Misc. Household Items	Figueroa, Hector S120	Misc. Household Items
Navarro, Luz S112	Misc. Household Items	Clark, Cordell S712	Misc. Household Items
Parson, George S113	Misc. Household Items	Urbina, Tamara T200	Misc. Household Items
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Wayne, Byrd T160	Misc. Household Items	Vega, Jessica A113	Misc. Household Items
Shadee Hill, Khaim Bibal F509	Misc. Household Items	Lopez, Deliah B109	Misc. Household Items
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Olshanski, Katie R619	Misc. Household Items	Reyes, Nicholas M101	Misc. Household Items
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- **RECENTLY SOLD**
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- **FORECLOSURES**
  5,022
- **AVERAGE LISTING PRICE**
  $236,230
  Week ending June 29
  + 0.1% week on week
- **MEDIAN SALES PRICE**
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  – 12.1% year on year
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Neighborhood guide: Queen Village and Bella Vista

Unlike other fringe 'hoods, you'll find more rehabbed homes than new condos Watch out for the strollers! Young professionals are settling in

Neighborhood guide

Queen Village calls itself "Philadelphia's first neighborhood," and has the 18th-century homes to prove it. Located just south of South Street along the Delaware River, ending at Washington Avenue, the area has plenty of pricey homes, well-maintained parks and an active neighbors association. Bella Vista, which starts at Sixth Street where Queen Village leaves off and runs up to 11th, shares a similar vibe.

"The neighborhoods are mirror images of each other, it's just that Queen Village came up a little sooner," says Prudential Fox & Roach realtor Zach Skidmore. "Not that you'd call Bella Vista 'up and coming' — it's definitely established. But I'm looking forward to seeing what happens there in the next five years."

Bella Vista has "more of a commercial/residential mix. That draws a diversity into the neighborhood," adds resident Carla Puppin.

The whole area is full of older homes waiting to be rehabbed. In Bella Vista especially, young professionals looking to be close to jobs in Center City are buying fixer-uppers and "putting the finishing touches on," Skidmore says.

There isn't much new construction, compared to some of Center City's other fringe neighborhoods; Skidmore estimates it's about 95 percent existing homes and only 5 percent new.

"It's a little more settled in — not quite as edgy as some of the areas further south or north. It doesn't have that new feeling like Northern Liberties does," says Michael Hauptman, an architect who's lived in

The price tag

In both neighborhoods, Skidmore tells us he's seeing two- and three-bedroom homes upwards of 1,000 square feet, in good shape, going for around the mid-$300,000s to mid-$400,000s, though he does stress that pricing varies widely from property to property, depending on the home's interior condition and location.

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▶ Listed at $679,900, this house for sale at 750 S. Marvine is a newly renovated four-bedroom townhouse with gated parking and a roof deck.

Queen Village since 1978 and is the chair of the zoning committee.

Compared to when Hauptman first moved in, the area is much more "upscale and thriving," with more young people coming in and putting down roots. "When my wife and I were living here with little kids, we felt pretty alone," he says. "Now, you practically get run over by strollers."

▶ Cianfrani Park at Eighth and Fitzwater streets

RACHEL VIGODA
letters@metro.us

metro philadelphia mortgage guide

Bankrate.com

Program	Rate	Points	Fees	% Down	APR
PRUDENTIAL SAVINGS BANK				**215-755-1500**	
				www.prudentialsavingsbank.com	
30 yr fixed	4.875	0.000	$166	20%	4.884
15 yr jumbo	4.125	0.000	$166	20%	4.131
30 yr jumbo	4.875	0.000	$166	20%	4.878
30/15 Fixed Jumbo 4.625%					
(C) 1834 W. Oregon Avenue, Philadelphia, PA 19145					

Program	Rate	Points	Fees	% Down	APR
AIMLOAN.COM				**888-744-0554**	
				http://www.aimloan.com	
30 yr fixed	4.250	0.000	$325	20%	4.267
15 yr fixed	3.500	0.000	$325	20%	3.529
10/1 ARM	3.750	0.000	$325	20%	3.471
5/1 ARM	2.750	0.000	$325	20%	2.923
Certified Upfront Lender! Rates & GFE Online 24/7!					
(A) 4121 Camino Del Rio South, San Diego, CA 92108, NMLS#2890,					*32890*

Legend: The rate and annual percentage rate (APR) are effective as of 7/11/11. © 2011 Bankrate, Inc. http://www.interest.com. The APR may increase after consummation and may vary. Payments do not include amounts for taxes and insurance. The fees set forth for each advertisement above may be charged to open the plan. (A) Mortgage Banker, (B) Mortgage Broker, (C) Bank, (D) S & L, (E) Credit Union, (BA) indicates Licensed Mortgage Banker, NYS Banking Dept., (BR) indicates Registered Mortgage Broker, NYS Banking Dept., (rates arranged through third parties), "Call for Rates" means actual rates were not available at press time. All rates are quoted on a minimum FICO score of 700. Conventional loans are based on loan amounts of $165,000. Jumbo loans are based on loan amounts of $405,000. Points quoted include discount and/or origination. Lock Days: 30-60. Annual percentage rates (APRs) are based on fully indexed rates for adjustable rate mortgages (ARMs). The APR on your specific loan may differ from the sample used. Fees reflect charges relative to the APR. If your down payment is less than 20% of the home's value, you will be subject to private mortgage insurance, or PMI. Bankrate, Inc. does not guarantee the accuracy of the information appearing above or the availability of rates and fees in this table. All rates, fees and other information are subject to change without notice. Bankrate, Inc. does not own any financial institutions. Some or all of the companies appearing in this table pay a fee to appear in this table. If you are seeking a mortgage in excess of $417,000, recent legislation may enable lenders in certain locations to provide rates that are different from those shown in the table above. Sample Repayment Terms – ex. 360 monthly payments of $5.29 per $1,000 borrowed ex. 180 monthly payments of $7.56 per $1,000 borrowed. We recommend that you contact your lender directly to determine what rates may be available to you. **To appear in this table, call 800-509-4636. To report any inaccuracies, call 888-509-4636. • http://www.interest.com/?pid=i_PMMET**

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2 A portable table to hold your mojitos and remote. CB2 Formosa burnt orange tray table, **$50, www.cb2.com**

3 La-Z-Boys aren't just for lazing in your living room. This weather-resistant chair has an adjustable backrest and footrest so you can get your lounging position just right. Outdoor patio La-Z-Boy recliner chair, **$249, www.target.com**

4 No fighting — everyone gets their own popcorn bowl. Martha Stewart Collection melamine bowl set, **$35, www.macys.com**

5 Grab one of these and usher yourself to the bathroom. Green Cargo Lantern, **$12, www.conranusa.com**

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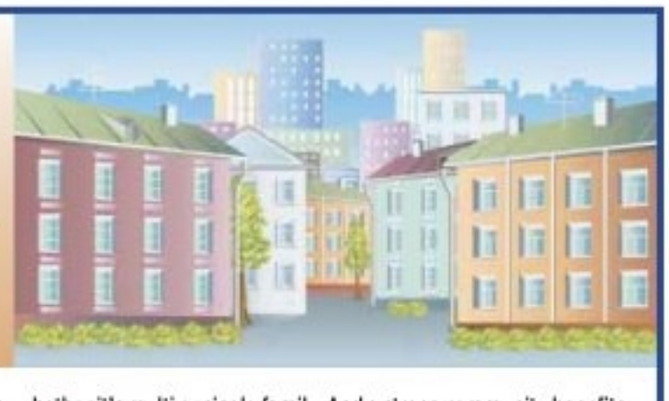

Strong communities need quality, affordable housing, whether it's multi or single family. And a strong community benefits everyone - businesses, homeowners and renters alike. That's why members of the **Apartment Association of Greater Philadelphia** partnered with Habitat for Humanity Philadelphia to build and renovate homes throughout the City. The culmination of one of their most ambitious projects was celebrated on June 29, 2011 when **AAGP** delivered the keys to two brand new houses to their owners in west Philly. The project is the partnership's third in the past few years and one of several helping ventures orchestrated by **AAGP'S Helping Hands Committee**.

Habitat for Humanity Philadelphia provides affordable housing through a time-tested approach. Low-income families are offered a zero-interest, no profit mortgage and must commit to 350 hours of sweat equity in building and rehabilitation work for a chance to own a home of their own. Dedicated volunteers step up to provide materials and the rest of the labor.

AAGP members represent the industry's finest professionals in property maintenance, management and related services. They contributed skilled hands, tools, funds, supplies and time to the projects in West Philadelphia. Their latest projects are the 150th and 151st homes built by Habitat in Philadelphia, and join seven existing Habitat homes in the City's East Parkside neighborhood.

The entire Apartment Association of Greater Philadelphia family came together, either at the build sites or during several fund raising events, to bring these houses to life. AAGP will continue its community service with other projects, including their successful Backpack Giveback program, which to date has provided over 1,000 backpacks to Philadelphia students in need. **AAGP's Helping Hands** believes working together with community leaders can transform lives and neighborhoods.

The Apartment Association of Greater Philadelphia is a not for profit trade organization whose members are owners, managers and developers of multifamily housing.

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